

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
1/22/21 11:04 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In Re: Lori S. Workmaster,	:	Case No. 20-22770-GLT
	:	
Debtor.	:	Chapter 7
	:	
<hr/> Lori S. Workmaster,	:	
	:	
Movant,	:	Related to Dkt. No. 21
	:	Hearing: February 4, 2021 at 10:00 a.m.
	:	
v.	:	
	:	
Capital One Bank USA N.A.,	:	
	:	
Respondent.	:	

**MODIFIED DEFAULT ORDER**

AND NOW this 22<sup>nd</sup> day of January 2021, upon consideration of Movant's Motion to Avoid Judicial Lien under 11U.S.C. Section 522, it is hereby ORDERED, ADJUDGED, AND DECREED as follows:

- A. The judicial lien of Respondent, Capital One Bank USA N.A., filed and recorded at Civil Action No. GD 19-008919, Allegheny County Court of Common Pleas, impairs an exemption to which Debtor would otherwise be entitled under 11 U.S.C. §522(d);
- B. The aforesaid judicial lien is hereby declared avoided and unenforceable in its entirety and the underlying debt is dischargeable as unsecured non-priority debt.

Prepared by: Amy Zema, Esq.

**DEFAULT ENTRY**

Dated: January 22, 2021

Case Administrator to serve:  
Amy Zema, Esq.

  
\_\_\_\_\_  
Gregory L. Addonio      jah  
United States Bankruptcy Judge

The relief provided in this Order is subject to 11 U.S.C. §348(f) and §349(b) in the event the main bankruptcy case is dismissed or converted to a Chapter 7 proceeding.

Movant shall serve a copy of this Order on respondent(s), their counsel, the Trustee, and U.S. Trustee. Movant shall file a certificate of service within (3) days hereof.

In re:  
Lori S. Workmaster  
Debtor

Case No. 20-22770-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 22, 2021

User: mgut  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Lori S. Workmaster, 342 Twin Oak Road, Pittsburgh, PA 15243-1426

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Lori S. Workmaster amy@zemaalawoffice.com
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 5